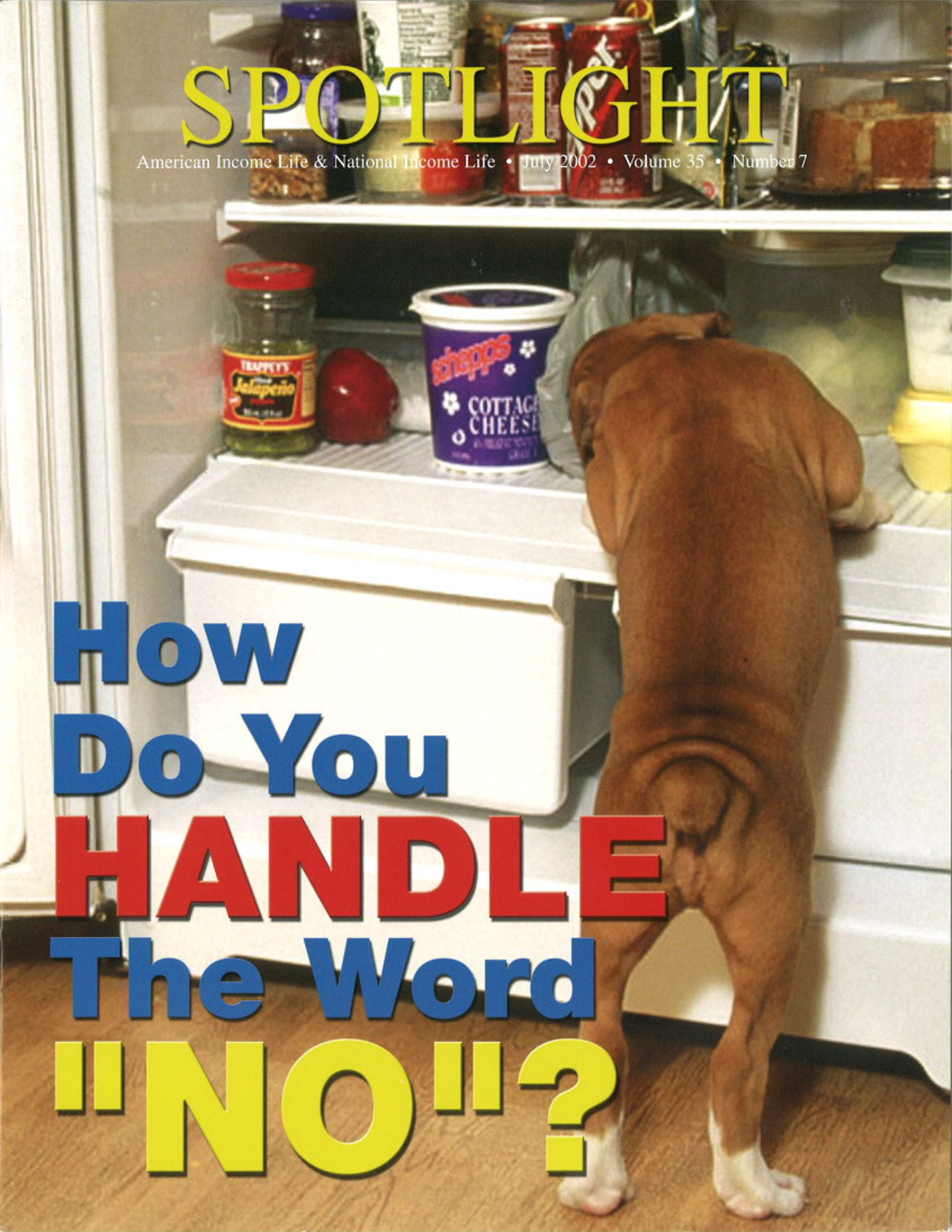


SPOTLIGHT

American Income Life & National Income Life • July 2002 • Volume 35 • Number 7



**How
Do You
HANDLE
The Word
"NO"?**

How Do You Handle No?

"A woman comes to the door. The salesman makes his best effort at a smile and offers, 'Hello.' The woman impatiently replies, 'No, thank you, I am just preparing to leave.' The salesman nods, inquiring, 'May I come back later?' As she shuts the door, the woman says, 'No.' The salesman moves to the next house, and the door opens, then closes. He does not even get a chance to speak. His expression never changes, but still he continues. He stops at every home in his territory. The salesman believes people may not buy now, but next time — maybe. He is adamant that *no* does not mean *never*." (Source: *The Oregonian* "Life of a Salesman," by Tom Hallman Jr.)

How many times do we hear the word *no*? As a salesman, I am aware that *no* is a frequent answer to the many questions we ask, including asking for the sale. But, just as the above story indicates, *no* does not have to mean *never*. How we handle the word *no* can very simply determine how successful we are in the field. So how do you handle *no*?

The reason I bring the above story to your attention is not because it is the story of an ordinary salesman working door-to-door in search of his next sale, but because this is a story of dedication, perseverance and sheer will. This is the story of Bill Porter, an independent salesman in the Portland, Oregon area. What makes Bill an excellent role-model is he was born with Cerebral Palsy, and despite tremendous pain and constant changes in the sales industry arena, he continues to work successfully door-to-door everyday — rain or shine.

In fact, there was a movie based on Bill Porter's life called "Door-to-Door." The movie depicts a man — an extraordinary man — who overcame insurmountable odds and eked out a living though many thought he was

unemployable. The underlying drive that has fueled this man's success is his unwillingness to take *no* for an answer. According to the article "Life of a Salesman" written in the November 1995 issue of *The Oregonian*, "Porter's hearing is the one perfect thing his body does. Except when he [has an audience]. Then the word 'no' does not register."

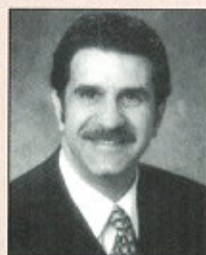
This brings me back to my original question, "How do you handle *no*?" Although *no* is a word we hear day-in and day-out as salespeople, how we handle that *no* can be the difference between getting a sale now or forfeiting a sale altogether.

Isn't *no* really just an objection? And, if we plan our presentations with the expectation that there will be a few objections, will it not be easier to turn a *no* into a *yes*? Responding to prospects' protests is a practical skill which requires understanding of how the product you are selling will help the prospects meet their individual goals. No sales presentation is free of objections of one sort or another. Since insurance needs to be sold, your response to a client's objection can mean the difference in making the sale.

Being prepared for *no* can go a long way towards getting a *yes*. I am sure given Mr. Porter's circumstances, he was more than prepared for the *nos*. It was, however, his unrelenting determination to succeed and his superior sales spirit in the face of objections that made him the top salesman in his region.

At American Income, I know we have a highly motivated sales force who are extremely knowledgeable when it comes to what we sell. I also know that when it comes to *no* — we won't settle for anything less than *yes*!

Let's Ride — \$75 million in 2002!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"He is adamant that *no* does not mean *never*."
— "Life of a Salesman" *The Oregonian*

Dates to Remember

Wednesday, Aug. 28, 2002

All business and PR credits must be received in Waco to count for August production.

Monday, Sept. 2, 2002

The Home Office will be closed for Labor Day.

Thursday, Sept. 26, 2002

All business and PR credits must be received in Waco to count for September production.

Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent

Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months.

Milestones

\$100,000 In Force

The following Agents have \$100,000 of in-force premium:

Douglas Bauknecht	Marc Rosen
Jim Bianchi	Duane Roth
Steven Greer	

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production. If there is an asterisk by your position, you could be an award winner.

Founder's Club Outstanding Producers Second Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Retention
Andrew Rossberg	Richard Rutt	1	\$51,582		84.9
Kendra Roberts	Eric Giglione	1	48,938		86.5
Steven Greer	Durhon Oldham	1	47,223		86.5
Rudi Camenzind	David Cohen	1	44,948		78.5
Gene Noury	Dan Zeoli	1	44,028		83.3
Jessica Bergren	Rick Altig	1	43,926		82.2
Moneesha Smith	Eric Giglione	1	43,867		76.1
Francisco Perez	Eric Giglione	1	42,447		75.7

Founder's Club Outstanding P.R. Representatives Second Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Joseph Ward	Geneser-Bitman	5	41 Groups
Richard Case	James Surace	2	38 Groups
Kenneth Altizer	Marc Morton	4	35 Groups
Brenda DiSomma	Eric Giglione	5	16,814 Cards
Rona Spano	Scott Smith	4	14,201 Cards

Spotlight

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MARKETING

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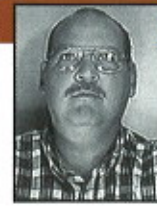
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INDIVIDUAL PRODUCERS



1. Russell Morris
Altamonte Springs, FL



2. James Hopkins
Cincinnati, OH



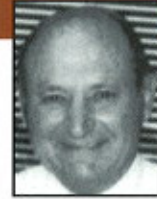
3. Jefferson Moyers
Ashland, VA



4. Kris Barron
Regina, SK



5. Jeremy Baker
Kansas City, MO



6. Guy Panno
Los Angeles, CA



7. Anita St. Arnaud
Phoenix, AZ



8. David Tubbin
Duluth, MN



9. Alex Roland
Omaha, NE



10. Roland Parker
Ft. Lauderdale, FL

INDIVIDUAL PRODUCERS

June Qualifiers

All Time Record to Beat					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Russell Morris	\$22,170	100			Marc Zipper
2. James Hopkins	20,492	100		Jack Seitz	Hancock-Boles
3. Jefferson Moyers	17,191	82		Jefferson Moyers	Shahrak-Smolenski
4. Kris Barron	16,777		75.3	Kevin Frain	Rick Altig
5. Jeremy Baker	16,111	83		Robert Aks	Larry Geneser
6. Guy Panno	15,120		67.2		David Cohen
7. Anita St. Arnaud	14,755		78.8	Christine Hartman	Cohen-Hartman
8. David Tubbin	14,692		65.6	Wendell Bangs	Rick Altig
9. Alex Roland	14,513		71.7		Chris Lafond
10. Roland Parker	14,411		77.0		Tom Williams
11. Norbert Lopez	14,319	92		Danny Mayorga	Tom Williams
12. Marlon Underwood	14,240		70.9	Marlon Underwood	Scott Smith
13. Sylvia Johnson	14,017	95			Tyrone Conard
14. Dale Brunski	13,566	90		Brian Traboulay	Rick Altig
15. Timothy Cruise	13,175		71.5	Eric Nichols	Scott Smith
16. Mary Waller	13,134	100		Eric Neal	Geneser-Bitman
17. John McGrath	12,900	96		Melinda-Rae Lyse	Rick Altig
18. Haresh Tiwari	12,800	92		Melanie Cohen	Giglione-Brister
19. Harold McSweeney	12,783		67.5		Robert Patterson
20. Sherry Callaghan	12,582	96		Russell Chang	Rick Altig
21. Joey Kennedy	12,568		76.1	Gary Williams	Rick Altig
22. Launy Lamar	12,499	100		Damon Hartley	Geneser-Bitman
23. Andrew Rossberg	12,474		84.9	Theodore Pappas	Richard Rutt
24. Souvally Khamphoui	12,421	85		Dennis Muth	Rick Altig
25. Stephen Saul	12,396	89		Kevin Bukatman	Eric Giglione
26. John Baldo	12,367		98.0	John Baldo	Eric Giglione
27. James Peate	12,340		74.7	James Peate	Marc Zipper
28. Clay-Nghia Nguyen	12,123		73.3	Ronald VanWoesik	Vlad Basov
29. Paul Lee	11,965	92		John McCreary	Furer-Whittinghill
30. Thomas Reddoch	11,748		73.1		Kevin Pawlowski
31. Dennis Kelleher	11,732	98		Melanie Cohen	Giglione-Brister
32. Sara Beckly	11,692	96		Jeffery Churchfield	Rick Altig
33. Kendra Roberts	11,620	87		Robert Delesky	Eric Giglione
34. Daniel Ricklefs	11,457	100		Damon Hartley	Geneser-Bitman
35. Eric Guinn	11,385	89		Derek Hartley	Ali Shahrak
36. Jefferson Yupitun	11,380	100		Brian Traboulay	Rick Altig
37. James Dattilo	11,348		77.5	James Dattilo	Marc Zipper
38. John Burnett	11,341	87		Ronald VanWoesik	Vlad Basov
39. Barry Deardorff	11,294		72.5	Robert Delesky	Eric Giglione
40. Kevin Appasamy	11,280		64.6	Kevin Frain	Rick Altig
41. Maria Esposito	11,270		76.2	Christine Hartman	Cohen-Hartman
42. Lynn Erickson	11,221		74.8		David Cohen
43. James March	11,156	84		Kevin Surles	Ed Orell
44. Darrell Ballard	11,032		67.0	Doreen Ryan-Foti	Jatoft-Foti
45. John Claxton	10,863		74.2	James Logan	Hughes-Parekh
46. Scott Mitchell	10,862	96			Kevin Pawlowski
47. Michael Czopek	10,832	94		David Hausman	Eric Giglione
48. Michael Perkins	10,776		66.7	Doreen Ryan-Foti	Jatoft-Foti
49. Peter Hamm	10,753		68.4	David Hausman	Eric Giglione
50. James Parker	10,742	83		Brian Schaefer	Hancock-Boles

▲ Percentage of Net to Gross

INDIVIDUAL PRODUCERS

All Time Record to Beat					
★ Timothy Cruise	Net ALP \$242,696	Year 2000	YTD Qualifiers		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Marlon Underwood	\$95,333		70.9	Marlon Underwood	Scott Smith
* 2. Jefferson Moyers	87,984	82		Jefferson Moyers	Shahrak-Smolenski
* 3. James Dattilo	87,401		77.5	James Dattilo	Marc Zipper
* 4. Timothy Cruise	84,472		71.5	Eric Nichols	Scott Smith
* 5. Al-Karim Walji	76,177		79.9	Melinda-Rae Lyse	Rick Altig
* 6. Jim Bianchi	74,353		81.2	Paul Rumbuc	Durhon Oldham
* 7. Joey Kennedy	71,700		76.1	Gary Williams	Rick Altig
* 8. John Rice	70,058		70.6	Doreen Ryan-Foti	Jatoff-Foti
* 9. David Tubbin	69,379		65.6	Wendell Bangs	Rick Altig
* 10. Ruben Soberanes	68,390		82.9		Jatoff-Foti
11. Kendra Roberts	68,180	87		Robert Delesky	Eric Giglione
12. David Wang	67,665		74.5	David Wang	Scott Smith
13. Jennifer Baron	66,390	90		William Cook	Tom Williams
14. Ramin Maghsoud	66,260		80.0		Vlad Basov
15. Julie Wells	66,189		66.8	Nickolay Gusev	Vlad Basov
16. Anita St. Arnaud	65,680		78.8	Christine Hartman	Cohen-Hartman
17. Joshua Robinson	65,601		70.9	Leslie Taylor	Geneser-Bitman
18. DeMario Cooper	64,912		69.4	DeMario Cooper	Geneser-Bitman
19. Leslie Taylor	64,612		73.1	Leslie Taylor	Geneser-Bitman
20. Marcellus Adams	64,565		74.7	Marcellus Adams	Allan Jennings
21. Harold McSweeny	64,242		67.5		Robert Patterson
22. Keith Zabrocki	63,988	91		Bruce Hennick	Marc Morton
23. Roland Parker	63,664		77.0		Tom Williams
24. Erik Martinez	63,471		83.0	Eric Neal	Geneser-Bitman
25. John Reinbott	63,447		85.0	Leanne Hughes	Eric Giglione
26. Andrew Rossberg	63,237		84.9	Theodore Pappas	Richard Rutt
27. Matthew Wolfanger	62,936		84.3	Paul Rumbuc	Durhon Oldham
28. Marc Rosen	62,450		77.4	Marc Rosen	Eric Giglione
29. Duane Roth	62,252		70.7	Eric Neal	Geneser-Bitman
30. Emmanuelle Fantoli	62,174	90		David Iriye	David Cohen
31. Guy Panno	61,789		67.2		David Cohen
32. Joseph Ricci	61,633	87		Jeffrey Dinocento	Eric Giglione
33. Mark Bleier	60,910		83.4		Gary Bleier
34. Jeremy Baker	60,126	83		Robert Aks	Larry Geneser
35. Joseph Moore	59,775		80.7	John McCreary	Furer-Whittinghill
36. Moneesha Smith	59,536		79.1	Byron Watson	Eric Giglione
37. Stephen Smithers	59,415	82		Stephen Smithers	Vlad Basov
38. Eric Guinn	59,003	89		Derek Hartley	Ali Shahrak
39. Norbert Lopez	58,439	92		Danny Mayorga	Tom Williams
40. Steven Greer	58,304		87.2	Paul Rumbuc	Durhon Oldham
41. Jeff Hermes	58,214		67.0	Don Goodwin	Kevin Pawlowski
42. Steve Fujitani	57,116		80.9	Dennis Muth	Rick Altig
43. Joseph Schofield	57,074	82		Kevin Bukatman	Eric Giglione
44. Camy Smith	56,750	80		Danny Mayorga	Tom Williams
45. Alex Roland	56,610		71.7		Chris Lafond
46. Stephen Momberg	56,324		65.6	Jeffory Churchfield	Rick Altig
47. John Claxton	55,745		74.2	James Logan	Hughes-Parekh
48. Mitchell Clem	55,471		74.3		Vlad Basov
49. Steven Calver	55,118		85.6		Steve Friedlander
50. Scott Remmey	54,687		75.5	Jeffrey Dinocento	Eric Giglione

▲ Percentage of Net to Gross

COMMUNITY INVOLVEMENT

MONETARY DONATIONS

Mark Hancock Agency

- Contributed \$200 to the UAW Cap Council for family night at Indianapolis Raceway Park.

Ramin Kouladji Agency

- Donated \$500 to the Building and Construction Trades Council of Cape Breton for scholarship awards.

Scott Smith Agency

- Donated \$250 to the Central Building Trades.
- Contributed \$150 to the Chicago AFSCME fund raiser.
- Donated \$100 worth of bottled water to the Chicago AFSCME striking workers.
- Gave \$160 to the UFCW fund raiser for the purchase of a DVD player.
- Donated \$200 to the North Central Labor Council fund raiser.
- Contributed \$200 to the Chicago IBEW 134 golf outing.
- Gave \$150 to the Michigan Plumbers 133 softball game fund raiser.
- Donated \$250 to the Michigan Teamsters 406.
- Donated \$500 to the Illinois UFCW 881 golf outing.

- Contributed \$125 to the SEIU 1 President Thomas Balanof Man of the Year dinner.
- Donated \$200 to the Michael Bruton Safety Luncheon for Chicago unions.
- Gave \$400 to the Cook County Building Trades Apprenticeship Conference.
- Donated \$110 to the Grundy County Labor dinner.
- Contributed \$1,000 to the Iowa Federation of Labor annual meeting.
- Donated \$100 to the Hotel/Restaurant Local 1 lunch.
- Donated \$150 to the Miss Illinois Preteen Pageant.
- Contributed \$250 to the Chicago Building Trades annual fund raiser.
- Gave \$235 to the Teamsters 714 Annual Little City fund raiser.

Wittenbach-Ostrovsky Agency

- Donated \$100 to the YMCA Little League baseball team for uniforms.

Total \$5,330

OTHER DONATIONS

David Cohen Agency

- Contributed over 2,000 lbs. of food to the Labor Community Service Agency.
- Sponsored the SEIU 434B Homecare Workers Training Center Charity Golf Tournament.

Mark Hancock Agency

- Donated a 19-inch color television to the Harvester Federal Credit Union's annual meeting.

Tim Schroeder Agency

- Hosted an outdoor barbecue for PACE 4-654 in West Monroe, Louisiana.

- Hosted an outdoor barbecue for PACE 4-1505 in Jonesboro, Louisiana.
- Supplied door prizes for the IBEW Fifth District meeting (along with Nick Nitowski, Kevin Pawlowski, Tom Williams and Wittenbach-Ostrovsky).
- Donated a shotgun to the Louisiana Paperworkers Council for a fund raiser raffle.

Wittenbach-Ostrovsky Agency

- Donated a hospitality suite for a retirement banquet in honor of the Mississippi AFL-CIO president.

RETENTION BONUS

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Russell Morris	Marc Zipper	John Bulecza	Marc Zipper
Daniel Mahany	Geneser-Bitman	Nathan Schmidt	Rick Altig
Kris Barron	Rick Altig	Al-Karim Walji	Rick Altig
Anita St. Arnaud	Cohen-Hartman	Charles Fitzhugh	Larry Geneser
Jefferson Moyers	Shahrak-Smolenski	Paul Bodinizzo	Eric Giglione
Jeremy Baker	Larry Geneser	Sherry Callaghan	Rick Altig
Andrew Rossberg	Richard Rutt	Ronald Bagley	Richard Rutt
John Baldo	Eric Giglione	Emmanuelle Fantoli	David Cohen
Alex Roland	Chris Lafond	Henry Penner	\$1,506
James Hopkins	Hancock-Boles	Julie Wells	Vlad Basov
Marlon Underwood	Scott Smith	Launy Lamar	Geneser-Bitman
Guy Panno	David Cohen	Arthur Carter	David Cohen
Joey Kennedy	Rick Altig	Stephen Saul	Eric Giglione
Roland Parker	Tom Williams	Carla Miller	Chris Lafond
David Tubbin	Rick Altig	Dustin Raaum	Rick Altig
James Peate	Marc Zipper	Kevin Haines	Ramin Kouladji
Norbert Lopez	Tom Williams	Ruben Soberanes	Jatoff-Foti
Timothy Cruise	Scott Smith	Ray Keller	Chris Lafond
John McGrath	Rick Altig	Sidney Hodgskiss	Rick Altig
Clay-Nghia Nguyen	Vlad Basov	Keith Cornwell	Mark Hancock
Harold McSweeney	Robert Patterson	Todd Kubes	Rick Altig
James Dattilo	Marc Zipper	Larry Wright	Robert Patterson
Maria Esposito	Cohen-Hartman	William Thompson	Hancock-Boles
Lynn Erickson	David Cohen	Gabriel Bojorquez	David Cohen
Allen Green	Richard Rutt	Roger Hotz	Rick Altig
Souvaly Khamphoui	Rick Altig	William Calhoun	Bill Jennings
Marcus Bautista	Giglione-Brister	Andrew Fike	Bob Glover
Jim Bianchi	Durhon Oldham	Anthony Walthour	Scott Smith
John Claxton	Hughes-Parekh	Jean Brinkman	Joseph Manone
Joseph Moore	Furer-Whittinghill	Shannon Lee	Hughes-Parekh
Jinzhou Zhao	Rick Altig	Daryl Wilkens	Rick Altig
Rudi Camenzind	David Cohen	Alan Buck Luymes	Rick Altig
Thomas Reddoch	Kevin Pawlowski	Gary Ponting	James Surace
Richard Nye	Rick Mansfield	James Downes	Marc Zipper
Barry Deardorff	Eric Giglione	Thaddeus Szuwalski	Eric Giglione
Paul Lee	Furer-Whittinghill	David Mah	Rick Altig
Jessica Bergren	Rick Altig	Chris Hernandez	Scott Smith
Douglas Bauknecht	Rick Altig	Nahom Haile	Furer-Whittinghill
Sara Beckly	Rick Altig	Joshua Geary	Ed Orell
Kendra Roberts	Eric Giglione	Dennis Kelleher	Giglione-Brister
Eric Guinn	Ali Shahrak	Daniel Hahn	Scott Smith
John Burnett	Vlad Basov	Kouassi Appiah	Rick Altig
Kevin Appasamy	Rick Altig	Stephen Momberg	Rick Altig
Sylvia Johnson	Tyrone Conard	Eric Topper	Ali Shahrak
Gene Noury	Dan Zeoli	David Wang	Scott Smith
James March	Ed Orell	William Richard	Larry Geneser
Tracy Haden	Kevin Pawlowski	Shamshinder Sidhu	Rick Altig
Darrell Ballard	Jatoff-Foti	Daniel Ricklefs	Geneser-Bitman
Brian Traboulay	Rick Altig	Larry Chick	Scott Smith
Dale Brunski	Rick Altig	Martha Zaragoza	Scott Smith
Michael Czopek	Eric Giglione	Michael Thomas	Robert Smith
John Rice	Jatoff-Foti	Jefferson Yupitun	Rick Altig
Michael Perkins	Jatoff-Foti	Tim Smith	Durhon Oldham
Peter Hamm	Eric Giglione	Ronald Vianzon	Rick Altig
James Parker	Hancock-Boles	Keith Zabrocki	Marc Morton
Leslie Taylor	Geneser-Bitman	Mark Bleier	Gary Bleier
Alan Reyes	Nick Nitkowski	Samuel Cohen	Eric Giglione
Brian McGeachy	Kevin Pawlowski	Brian Moore	Larry Geneser
Mary Waller	Geneser-Bitman	Moneesha Smith	Eric Giglione
Rick Choptuik	Rick Altig	Harpreet Gujral	Rick Altig
Patrick Duray	Rick Altig	Maurice Davies	Steve Friedlander
Pablo Pirela	Scott Smith	Scott Georger	Durhon Oldham
Robert Moorhead	Rick Altig	Matthew Rose	Cohen-Hartman
Hareesh Tiwari	Giglione-Brister	Matthew Wolfanger	Durhon Oldham

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Scott Mitchell	Kevin Pawlowski	Scott Mitchell	Kevin Pawlowski
Richard Sauer	Eric Giglione	Richard Sauer	Eric Giglione
Teressa Martichonok	Jatoff-Foti	Teressa Martichonok	Jatoff-Foti
John Baloun	Rick Altig	John Baloun	Rick Altig
Robert Pomerleau	Rick Mansfield	Robert Pomerleau	Rick Mansfield
Raymond Lau	Rick Altig	Raymond Lau	Rick Altig
Mervyn Ee	Rick Altig	Mervyn Ee	Rick Altig
Adam Kiss	Richard Rutt	Adam Kiss	Richard Rutt
Dale Cavestany	Jatoff-Foti	Dale Cavestany	Jatoff-Foti
Cherie Waipouri	Steve Friedlander	Cherie Waipouri	Steve Friedlander
Chad Meyer	Furer-Whittinghill	Chad Meyer	Furer-Whittinghill
Karen Thompson	Scott Smith	Karen Thompson	Scott Smith
John Barr	Wittenbach-Ostrovsky	John Barr	Wittenbach-Ostrovsky
Scott Remmey	Eric Giglione	Scott Remmey	Eric Giglione
Karlton Roberts	Eric Giglione	Karlton Roberts	Eric Giglione
Doyan Foster	Tim Schroeder	Doyan Foster	Tim Schroeder
Steven Calver	Steve Friedlander	Steven Calver	Steve Friedlander
Mark Hart	Eric Giglione	Mark Hart	Eric Giglione
Rini Hadilaksono	David Cohen	Rini Hadilaksono	David Cohen
Luke Barnhard	Marc Morton	Luke Barnhard	Marc Morton
Dean Beaucage	Larry Geneser	Dean Beaucage	Larry Geneser
Ayaz Korejo	Nick Nitkowski	Ayaz Korejo	Nick Nitkowski
Vincent Guillory	Nick Nitkowski	Vincent Guillory	Nick Nitkowski
Frank Passenti	Eric Giglione	Frank Passenti	Eric Giglione
Shannon Richardson	Geneser-Bitman	Shannon Richardson	Geneser-Bitman
Lesley Hunt	Bill Jennings	Lesley Hunt	Bill Jennings
Ugo Marmugi	Eric Giglione	Ugo Marmugi	Eric Giglione
Evanne McKenzie	Steve Friedlander	Evanne McKenzie	Steve Friedlander
Neil Zeigler	Dennis Ishler	Neil Zeigler	Dennis Ishler
Rakesh Rekhi	Giglione-Brister	Rakesh Rekhi	Giglione-Brister
Jennifer Baron	Tom Williams	Jennifer Baron	Tom Williams
Judith Soriano	Richard Rutt	Judith Soriano	Richard Rutt
Camy Smith	Tom Williams	Camy Smith	Tom Williams
Jason Schломann	Richard Rutt	Jason Schломann	Richard Rutt
Derek Dandy	Ali Shahrak	Derek Dandy	Ali Shahrak
Ryan Owen	Ed Orell	Ryan Owen	Ed Orell
Matthew Schrimpf	Larry Geneser	Matthew Schrimpf	Larry Geneser
Todd Nelson	Cohen-Hartman	Todd Nelson	Cohen-Hartman
William Sanders	Rick Altig	William Sanders	Rick Altig
Kendal Burns	Kevin Pawlowski	Kendal Burns	Kevin Pawlowski
Pearl Burks	Larry Geneser	Pearl Burks	Larry Geneser
Dennis Pochron	James Surace	Dennis Pochron	James Surace
Alex Langford	Rick Altig	Alex Langford	Rick Altig
David Iarussi	Ed Orell	David Iarussi	Ed Orell
Jeffrey Szmanda	Joseph Manone	Jeffrey Szmanda	Joseph Manone
John Hancock	Mark Hancock	John Hancock	Mark Hancock
Rodney Thompson	Wittenbach-Ostrovsky	Rodney Thompson	Wittenbach-Ostrovsky
Levi Troyer	James Surace	Levi Troyer	James Surace
Gregory Krier	Rick Altig	Gregory Krier	Rick Altig
Chris Folmer	Dennis Ishler	Chris Folmer	Dennis Ishler
Scott Jordan	Wittenbach-Ostrovsky	Scott Jordan	Wittenbach-Ostrovsky
John Thomas	Lisa D'Amico	John Thomas	Lisa D'Amico
James Woodruff	Larry Geneser	James Woodruff	Larry Geneser
Steve Augustine	Scott Smith	Steve Augustine	Scott Smith
David Steur	Kevin Pawlowski	David Steur	Kevin Pawlowski
Kent Booze	Vlad Basov	Kent Booze	Vlad Basov
Jimmy Edwards	Wittenbach-Ostrovsky	Jimmy Edwards	Wittenbach-Ostrovsky
Paul DaSilva	Giglione-Brister	Paul DaSilva	Giglione-Brister
Duane Gee	Rick Altig	Duane Gee	Rick Altig
Clinton Talbert	Chris Lafond	Clinton Talbert	Chris Lafond
Harry Jameson	Furer-Whittinghill	Harry Jameson	Furer-Whittinghill
James Shanahan	Scott Smith	James Shanahan	Scott Smith
Theodus Lovelace	David Cohen	Theodus Lovelace	David Cohen
George Vrbn	Marc Zipper	George Vrbn	Marc Zipper

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Chris Sealey	Bob Glover	Chris Sealey	Bob Glover
Dorothy Ambrose	Scott Smith	Dorothy Ambrose	Scott Smith
Mark Spicker	Tom Williams	Mark Spicker	Tom Williams
Gregory Engrav	Rick Altig	Gregory Engrav	Rick Altig
Christina Morris	Rick Altig	Christina Morris	Rick Altig
Daniel Andia	Bob Glover	Daniel Andia	Bob Glover
John Hergert	Geneser-Bitman	John Hergert	Geneser-Bitman
Detrick Smith	Kevin Pawlowski	Detrick Smith	Kevin Pawlowski
Linda Amante	Rick Altig	Linda Amante	Rick Altig
Noah Staker	Hancock-Boles	Noah Staker	Hancock-Boles
Jean Cardinal	Rick Altig	Jean Cardinal	Rick Altig
Theresa Logue	Cohen-Hartman	Theresa Logue	Cohen-Hartman
Thomas Pardue	Richard Rutt	Thomas Pardue	Richard Rutt
Christine Hartman	Cohen-Hartman	Christine Hartman	Cohen-Hartman
John Franklin	David Cohen	John Franklin	David Cohen
Alan Waters	Rick Altig	Alan Waters	Rick Altig
Eddie Dhillon	Scott Smith	Eddie Dhillon	Scott Smith
Joseph Berger	Dan Zeoli	Joseph Berger	Dan Zeoli
Susan Schweitzer	Rick Altig	Susan Schweitzer	Rick Altig
Gregory Siard	Durhon Oldham	Gregory Siard	Durhon Oldham
Leonard Harris	Gary Bleier	Leonard Harris	Gary Bleier
Leslie Benson	Rick Altig	Leslie Benson	Rick Altig
Lawrence Madley	Rick Altig	Lawrence Madley	Rick Altig
Matthew Kernan	Mark Hancock	Matthew Kernan	Mark Hancock
Joseph Ricci	Eric Giglione	Joseph Ricci	Eric Giglione
Don Moehring	Geneser-Bitman	Don Moehring	Geneser-Bitman
Russell Darby	Rick Altig	Russell Darby	Rick Altig
Sharon Galvin	Giglione-Brister	Sharon Galvin	Giglione-Brister
Jeffrey Pirzinger	Dennis Ishler	Jeffrey Pirzinger	Dennis Ishler
Edwin Jammer	Kevin Pawlowski	Edwin Jammer	Kevin Pawlowski
Kionna Fox	Geneser-Bitman	Kionna Fox	Geneser-Bitman
Robert Fisk	Larry Geneser	Robert Fisk	Larry Geneser
Corey Atkinson	Rick Altig	Corey Atkinson	Rick Altig
Cory Johnson	Cohen-Hartman	Cory Johnson	Cohen-Hartman
Jacquelin Showers	Tyrone Conard	Jacquelin Showers	Tyrone Conard
Matthew Dahler	James Surace	Matthew Dahler	James Surace
Matt Karakaedios	Eric Giglione	Matt Karakaedios	Eric Giglione
Harold Cowden	Hancock-Boles	Harold Cowden	Hancock-Boles
Scott Dannenberg	Ali Shahrak	Scott Dannenberg	Ali Shahrak
Courtney Green	David Cohen	Courtney Green	David Cohen
Tomas Thundiyil	Scott Smith	Tomas Thundiyil	Scott Smith
James Osio	Durhon Oldham	James Osio	Durhon Oldham
Rene Sheir	Rick Altig	Rene Sheir	Rick Altig
Zachary Hart	Gary Bleier	Zachary Hart	Gary Bleier
Matthias Pupillo	Larry Geneser	Matthias Pupillo	Larry Geneser
Dean Goldstein	Eric Giglione	Dean Goldstein	Eric Giglione
Michael Ham	Bob Glover	Michael Ham	Bob Glover
Dawn Ninnes	Geneser-Bitman	Dawn Ninnes	Geneser-Bitman
Arthur Westergren	Tom Williams	Arthur Westergren	Tom Williams
Andrew Torres	Altig-Martyn	Andrew Torres	Altig-Martyn
George Seltzer	Rick Altig	George Seltzer	Rick Altig
Brent Davis	Robert Patterson	Brent Davis	Robert Patterson
Ola Okseter	Rick Altig	Ola Okseter	Rick Altig
Krista Thieme	Cohen-Hartman	Krista Thieme	Cohen-Hartman
Tommie Clark	Marc Morton	Tommie Clark	Marc Morton
Larry Marscheck	Marc Zipper	Larry Marscheck	Marc Zipper
Douglas Saeger	Gary Bleier	Douglas Saeger	Gary Bleier
Elizabeth Phillips	David Cohen	Elizabeth Phillips	David Cohen
Khalilah Walker	Marc Zipper	Khalilah Walker	Marc Zipper
Harold Carter	Rick Altig	Harold Carter	Rick Altig
David Jackson	James Surace	David Jackson	James Surace
Amy Snyder	Tom Williams	Amy Snyder	Tom Williams
Edwina Takad	Steve Friedlander	Edwina Takad	Steve Friedlander
David Bunton	Larry Geneser	David Bunton	Larry Geneser

RETENTION BONUS

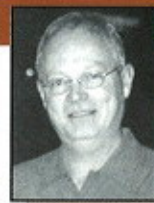
QUALIFIER	AGENCY	QUALIFIER	AGENCY
Nathan Heimlich	Hancock-Boles	Robert Russo	Rick Altig
Michael Soosoo	Scott Smith	Jeremy Pitts	Tim Schroeder
Matthew Petty	Marc Morton	Dyanne Stevens	Durhon Oldham
Vedran Pipinic	Richard Rutt	Willie Harris	Scott Smith
Todd McGinnis	Rick Altig	David Jennings	Durhon Oldham
Craig Sallee	Cohen-Hartman	Rose Luge	Scott Smith
Robert McClerren	Geneser-Bitman	Yanic Santos	Geneser-Bitman
Benson Kim	Rick Altig	Kindra Bouma	Chris Lafond
Joseph Schofield	Eric Giglione	Jason Webb	Mark Hancock
Adam Herman	Tom Williams	Nancy Myers	Rick Altig
Chandra Henderson	Jatoff-Foti	Maria Fullerton	Scott Smith
David Thomas	Durhon Oldham	Scott Kangas	Rick Altig
Ben VanFossen	Scott Smith	Michael Kolasa	Mark Blumert
Bill Wade	Hancock-Boles	Lorena Ocaranza	David Cohen
Chris Steindorf	Rick Altig	Costa Kyriazis	Rick Altig
James McDowell	Hancock-Boles	Andrea Grande	James Surace
Bobby Groce	James Surace	Ronald Sanchez	Marc Zipper
Roxanne Vezina	Rick Altig	Arthur Garwacki	Hughes-Parekh
Louis Racz	Eric Giglione	Lucas Nagel	Mike Jones
Michael Pellicciotta	Eric Giglione	Asif Javaid	Eric Giglione
Raomel Morrison	Eric Giglione	Vernell Simmons	Hughes-Parekh
John Bray	Ramin Kouladji	Brian Logee	Jatoff-Foti
Donavan Locklear	Ali Shahrak	Don Buttery	Altig-Martyn
Ryan Hungate	Furer-Whittinghill	Leonard Johnson	Durhon Oldham
Gabriel Springer	Marc Morton	Ion Stant	Rick Altig
Michel Verleysen	Eric Giglione	David Beggs	Larry Geneser
Robert Tierney	Mark Hancock	Sean Coggins	Cohen-Hartman
Latonya Tucker	Scott Smith	Douglas Grimes	Furer-Whittinghill
Kevin Leonard	Scott Smith	Richard Becker	Eric Giglione
Nancy DeLeon	Cohen-Hartman	Timothy Kang	David Cohen
Lois Pilcher	Steve Friedlander	Shela Keleyhers	Chris Lafond
Mark Reddington	Durhon Oldham	Lyn Luu	David Cohen
Bulbinder Hayer	Rick Altig	Jeremiah Drinkard	Hancock-Boles
Steven Mineo	Durhon Oldham	Michael Johnston	Rick Altig
Dina Hohn	Chris Lafond	Gregory Sweet	Geneser-Bitman
John Payne	Rick Altig	Gloria-Silvia Gochez	Rick Altig
Brook Belege	Eric Giglione	Robert Taylor	Hughes-Parekh
Patrick Holt	Chris Lafond	Thomas Nelson	Rick Altig
Danny Hubbs	Scott Smith	Brandi Coles	Eric Giglione
Stefco Marenoski	James Surace	Bradley Shinn	Marc Morton
Ericridge Hayden	Hughes-Parekh	Michael Gray	Rick Altig
Derek Featherstun	Geneser-Bitman	Martin Bertrand	Rick Altig
Simon Rowland	Hancock-Boles	Brent Mathews	Cohen-Hartman
Paul Hall	Rick Altig	Rachelle Rember	Marc Morton
Jeffrey Bundy	Marc Zipper	Cheryl Keenan	Bill Jennings
Robert Krick	Ed Orell	Judy Ramos	David Cohen
Merritt Johnson	Marc Zipper	Robert Lawrence	Rick Altig
James Dailey	Larry Geneser	Travis Vandeberghe	Rick Altig
Chandan Suri	Guy Rouelle	Jack Gordon	Scott Smith
William Madison	Eric Giglione	Jon Parker	Kevin Pawlowski
Lynda Young	Joseph Manone	Allan Richter	Eric Giglione
Elizabeth Thomas	Dennis Ishler	Mark Bielenda	Rick Altig
Jason Walker	Eric Giglione	Ken Vidacovich	Ed Orell
Bryan Gillespie	Richard Rutt	Jefferson Mansfield	Larry Geneser
Michael McDonald	Jatoff-Foti	Jose Souto-Martinez	Jatoff-Foti
Larry Wambaa	Ali Shahrak	Steven Rocha	Eric Giglione
Cal Thurlby	Scott Smith	Katerina Molik	Rick Altig
Stacy Carter	Dennis Ishler	Jack Colins	Chris Lafond
Damani Singleton	Eric Giglione	John Hard	Hancock-Boles
Dale Cheney	Altig-Martyn	Shalon Scott	Eric Giglione
Kevin Bailey	Durhon Oldham		
Todd Jordan	Rick Mansfield		
Ryan Nield	Rick Altig		
Todd Faulkner	Ali Shahrak		

Total Bonus Paid Out
\$411,402

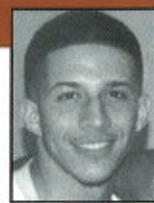
SUPERVISING AGENTS



1. Harriet Lundy
Kansas City, MO



2. Sidney Hodgskiss
Burnaby, BC



3. Camy Smith
Ft. Lauderdale, FL

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

June Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Harriet Lundy	\$31,440	\$37,506	94		2	Vladimir Opra	Larry Geneser
2. Sidney Hodgskiss	20,312	29,083	83		3	Brian Traboulay	Rick Altig
3. Camy Smith	17,271	25,953	91		5	Danny Mayorga	Tom Williams
4. Edmundo Martinez	15,449	15,417		68.3	4	Christine Hartman	Cohen-Hartman
5. Clifford Carroll	15,349	18,051	86		3	Darren Miller	Cohen-Hartman

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Camy Smith	\$77,555	\$115,154	91		5	Danny Mayorga	Tom Williams
2. Edmundo Martinez	63,762	89,888		68.3	4	Christine Hartman	Cohen-Hartman
3. Clifford Carroll	58,325	86,193	86		3	Darren Miller	Cohen-Hartman
4. Sidney Hodgskiss	53,700	98,467	83		3	Brian Traboulay	Rick Altig
5. Ryan Hungate	44,021	87,379	88		2	John McCreary	Furer-Whittinghill

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



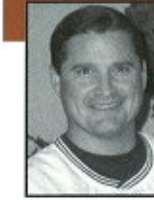
1. Israel Pena
Ft. Lauderdale, FL



2. Robert Aks
Kansas City, MO



3. Steven Greer
Rochester, NY



4. Jeff Hermes
Houston, TX



5. Tracy Haden
Houston, TX

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

June Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$75,363	\$80,426		76.8	17	Danny Mayorga	Tom Williams
2. Robert Aks	41,899	47,309		86.1	3	Vladimir Opra	Larry Geneser
3. Steven Greer	38,846	43,841	92		6	Paul Rumbuc	Durhon Oldham
4. Jeff Hermes	34,256	37,890	85		5	Don Goodwin	Kevin Pawlowski
5. Tracy Haden	32,067	40,455		92.0	7		Kevin Pawlowski
6. Leo Soucy	30,739	39,586		67.7	7		Rick Mansfield
7. Carolyn Wittenbach	29,652	29,114		76.3	8		Wittenbach-Ostrovsky
8. Peter Hamm	28,828	36,532	88		7	David Hausman	Eric Giglione
9. Zenotha Gardner	28,825	34,163	89		2	Damon Hartley	Geneser-Bitman
10. Samuel James	28,716	31,107	96		5		Wittenbach-Ostrovsky

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

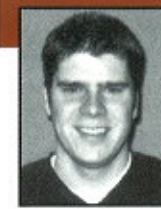
YTD: \$864,620 Net ALP

YTD Production

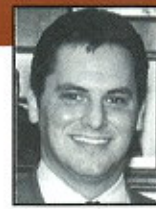
Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Israel Pena	\$208,360	\$213,816		76.8	17	Danny Mayorga	Tom Williams
* 2. Steven Greer	150,952	212,852	92		6	Paul Rumbuc	Durhon Oldham
* 3. Carolyn Wittenbach	120,470	165,773		76.3	8		Wittenbach-Ostrovsky
* 4. Jeff Hermes	105,276	156,016	85		5	Don Goodwin	Kevin Pawlowski
* 5. Francisco Perez	93,973	144,132		67.7	4	Jeffrey Dinocento	Eric Giglione
6. Tod Brown	89,212	117,670		78.1	5	William Heath	Mark Hancock
7. Peter Voigt	84,201	100,544	78		3	Matt Henderson	Marc Zipper
8. Charles Rodriguez	82,010	117,957	84		5	William Cook	Tom Williams
9. Abraham Kim	79,720	87,487		79.8	4	Lee Conti	David Cohen
10. Peter Hamm	76,069	99,621	88		7	David Hausman	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. John McCreary
San Diego, CA



4. Eric Neal
Fairview Heights, IL



5. Wendell Bangs
Duluth, MN



6. Jeffrey Dinocento
Edison, NJ



7. Steven Jakubczak
Woodridge, IL



8. Kevin Bukatman
Plymouth Meeting, PA



9. Robert Delesky
Plymouth Meeting, PA



10. Doreen Ryan-Foti
Concord, CA

MASTER GENERAL AGENTS

June Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$136,435	\$151,666		80.0	23	Durhon Oldham
2. David Hausman	96,264	125,531		65.2	23	Eric Giglione
3. John McCreary	83,317	83,317		66.3	14	Furer-Whittinghill
4. Eric Neal	79,483	93,927		75.2	16	Geneser-Bitman
5. Wendell Bangs	75,151	103,948		74.1	11	Rick Altig
6. Jeffrey Dinocento	74,086	92,467		70.1	21	Eric Giglione
7. Steven Jakubczak	64,865	65,321		70.3	9	Scott Smith
8. Kevin Bukatman	63,376	63,895		67.2	12	Eric Giglione
9. Robert Delesky	60,681	60,184		73.5	4	Eric Giglione
10. Doreen Ryan-Foti	58,981	93,815		68.1	13	Jatoft-Foti
11. Brian Traboulay	57,564	75,398		77.6	9	Rick Altig
12. Christine Hartman	54,994	104,160		70.6	13	Cohen-Hartman
13. William Cook	52,296	47,933		68.4	16	Tom Williams
14. Lee Conti	51,836	59,291		73.7	16	David Cohen
15. Dan Phillips	51,388	53,165	86		13	Bill Jennings
16. Vito Pecoraro	51,047	60,345		64.4	30	Eric Giglione
17. Blair-Schurr	49,526	59,416	98		16	Bill Jennings
18. Wilbur Smith	48,137	93,717		66.6	19	Rick Altig
19. Theodore Pappas	47,084	51,949		80.0	7	Richard Rutt
20. Brian Waller	47,037	47,969	78		13	Scott Smith

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$891,317	\$950,707		80.0	23	Durhon Oldham
* 2. Jeffrey Dinocento	652,753	815,089		70.1	21	Eric Giglione
* 3. Eric Neal	599,806	660,301		75.2	16	Geneser-Bitman
* 4. Wendell Bangs	470,646	580,194		74.1	11	Rick Altig
* 5. John McCreary	365,333	368,038		66.3	14	Furer-Whittinghill
6. David Iriye	357,499	370,393		69.6	14	David Cohen
7. Steven Jakubczak	344,749	397,576		70.3	9	Scott Smith
8. Lee Conti	331,585	374,769		73.7	16	David Cohen
9. Christine Hartman	329,991	552,883		70.6	13	Cohen-Hartman
10. Kevin Bukatman	328,874	345,427		67.2	12	Eric Giglione
11. Doreen Ryan-Foti	322,087	553,366		68.1	13	Jatoft-Foti
12. William Cook	316,702	331,643		68.4	16	Tom Williams
13. Brandon Geneser	307,644	385,707		66.8	14	Larry Geneser
14. John Akers	296,353	306,589		71.4	9	Chris Lafond
15. Stephen Ross	283,628	329,168		78.0	7	Steve Friedlander
16. Leanne Hughes	274,421	318,921		68.2	13	Eric Giglione
17. Robert Delesky	268,849	286,020		73.5	4	Eric Giglione
18. David Hausman	265,374	393,775		65.2	23	Eric Giglione
19. Theodore Pappas	262,719	292,458		80.0	7	Richard Rutt
20. Steven Lee	262,626	351,023		70.9	13	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts
57.5 Percent GAs Coded Under MGA

June Bonus Qualifiers

Paul Rumbuc \$6,956	Russell Chang \$3,485	Gary Williams \$1,506	Emmanuel Fantoli \$657	Nickolay Gusev \$301
Brian Traboulay \$6,928	David Iriye \$3,477	Eric Nichols \$1,456	Matthew Wolfanger \$637	Jim Bianchi \$297
John McCreary \$6,440	Rob Hay \$3,067	John Akers \$1,432	Erik Graham \$577	Joseph Schofield \$289
Kevin Bukatman \$6,417	Melinda-Rae Lyse \$2,991	Robert Biddle \$1,386	Errol Doerr \$575	Kevin Mendizabal \$288
Eric Neal \$5,922	Brandon Geneser \$2,709	Dan Phillips \$1,317	Antonio Walker \$536	Edward Evans \$284
David Hausman \$5,878	Gregory Partee \$2,701	DeMario Cooper \$1,224	Narinder Dhillon \$510	Gregory Jeffers \$281
Melanie Cohen \$5,356	James Logan \$2,626	Lawrence Hauck \$1,141	Chris Hernandez \$477	John DeRosier \$277
Christine Hartman \$4,684	Jonathan Saluk \$2,572	Duane Roth \$1,128	Dale Cavestany \$402	Andrew Rossberg \$276
Robert Delesky \$4,652	Matthew Wood \$2,504	Wilbur Smith \$1,052	Lisa Donoghue \$380	Charles Rodriguez \$270
Theodore Pappas \$4,639	Bruce Hennick \$2,357	Gay Deitch \$1,050	Richard Cerra \$378	Scott Blum \$267
Doreen Ryan-Foti \$4,537	Marcus Smith \$2,346	Peter Hamm \$942	Lorena Barriere \$373	Jose Sanchez \$263
Wendell Bangs \$4,380	Jeff Churchfield \$2,279	Vito Pecoraro \$864	Darren Austin \$354	Michel Verleysen \$220
George Urban \$4,135	Michael O'Rourke \$2,246	Erik Martinez \$846	Matthew Schrimpt \$339	Bruce Davis \$210
Brian Schaefer \$3,886	Jeffrey Dinocento \$2,245	Sharon Galvin \$807	Kendra Roberts \$335	Larry Chick \$90
Brian Waller \$3,769	Nannette Troutman \$2,154	Mahmoud Kenareh \$801	Lee Stradley \$331	
Steven Jakubczak \$3,726	Yumiko Yamashita \$2,005	David Wang \$788	Mark Hart \$330	
Kevin Surles \$3,645	Lee Conti \$1,908	Steven Greer \$784	Jason Danielson \$309	
Bill Cook \$3,547	Leanne Hughes \$1,761	Denise Gilbert \$734	John Rice \$305	

Total \$165,606

The AIL Legacy — What Role Will You Play?

When I hear the word "legacy" it makes me think of certain people and what they have accomplished in their lives and careers — people like Vince Lombardi, Dan Marino, Michael Jordan and Nolan Ryan tend to come to mind. When most people think of these sports legends it is usually in terms of their success. It seems Lombardi and Jordan succeeded in everything they put their minds to and always took home the championship as a testament to that success. On the other hand, though they never walked away with a title win, Dan Marino and Nolan Ryan were trailblazers in their sports. Marino accumulated 4,967 pass completions, 61,631 passing yards and 420 touchdowns in a 17-year career. Ryan threw 5,714 strikeouts and seven no-hitters, the highest totals of any player in history, by the time he retired in 1993.

Leaving behind a legacy is important. Just as Jordan, Lombardi, Ryan and Marino left their marks in sports, we as humans will leave our mark for posterity. It is, however, up to us what kind of mark we leave.

At American Income, Bernard Rapoport left a legacy of *opportunity unlimited*, and it is likely this legacy will carry forward for many years to come. But the true question remains, "What role, in this ongoing *AIL legacy*, will you play?"

What makes American Income the greatest opportunity is that you and you alone control the answer to this question. There is nothing holding you back from reaching the goals you set for yourself and your Agency.

As a new Producer in training, your goal is to become a Supervising Agent or General Agent. Your focus should

be on your presentation. It is up to you to make as many presentations as possible, and, at the same time, take an active role in your Agency's recruiting process.

As a Supervising Agent and General Agent, your goal is to increase the number of Producers you are training. Your focus should be on recruiting and sharing the opportunity with as many people as possible so you can make the step to the Master General Agent level.

Receiving a Master General Agent contract means you are a State General Agent in training, and, as many of you

have noticed, several MGAs have recently made the jump to the SGA level. As MGAs your focus should be on leading and recruiting. Many Producers look to the MGA for structure, guidance and experience.

An SGA takes on much of the same responsibility as a goalie. As an SGA you have the best view of the field and complete control over the ball. More importantly, Producers and Managers alike are looking to

you to put the ball into play.

If you look at our current SGAs, they are the best goalies in the business, and they all have a legacy. At every level on their way to becoming an SGA, they remained focused on leading, managing and recruiting. That is their legacy to you and to American Income.

Their legacy — our legacy, your legacy — is what holds every level of this Company together. That is why it is important to take pride in that legacy so others will notice your success along the way. The legacy you leave behind is something your peers and the people who follow in your footsteps will always remember.



FROM THE DESK OF:

Bo Gentile

National Recruiting
Director

"The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor."

— Vince Lombardi

STATE GENERAL AGENTS



Eric Giglione

Category I	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$449,952	\$168,000	268	\$532,602		69.3	\$2,540,033	\$1,008,000	252	\$3,204,412
Larry Geneser	185,349	108,000	172	217,440		67.8	1,684,353	660,000	255	1,986,397
Rick Altig	754,634	456,000	165	1,129,826		68.7	4,062,738	2,736,000	148	6,562,365
Hancock-Boles	124,386	96,000	130	175,660		67.4	586,190	576,000	102	932,513
Scott Smith	289,678	240,000	121	489,108		66.6	2,006,520	1,284,000	156	3,116,934
David Cohen	151,205	144,000	105	259,012		74.5	1,097,798	864,000	127	1,773,799



Durhon Oldham

Category II	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$136,435	\$72,000	189	\$151,666		80.2	\$908,088	\$432,000	210	\$948,842
Giglione-Brister	89,156	72,000	124	108,451	92		246,889	156,000	158	315,001
Hughes-Parekh	87,019	72,000	121	109,381		66.6	400,539	420,000	95	550,007



Tom Williams

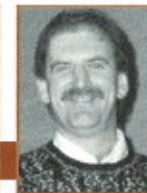
Category III	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Tom Williams	\$157,773	\$60,000	263	\$190,457		67.5	\$929,122	\$360,000	258	\$1,218,895
Marc Morton	93,876	60,000	156	121,743		71.4	609,174	360,000	169	783,385
Mark Hancock	78,422	60,000	131	92,995		67.1	389,941	360,000	108	503,702
Cohen-Hartman	76,517	60,000	128	161,653		71.0	434,542	360,000	121	861,036

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Bitman	\$215,295	\$48,000	449	\$261,814	85		\$960,057	\$192,000	500	\$1,189,661
Furer-Whittinghill	113,968	48,000	237	134,499		69.2	600,864	288,000	209	685,153
Bill Jennings	93,586	48,000	195	115,910		71.1	613,904	288,000	213	733,539
Steve Friedlander	86,487	48,000	180	115,143		73.9	656,446	288,000	228	805,768
Wittenbach-Ostrovsky	71,229	48,000	148	70,690		77.0	369,028	276,000	134	401,907
Chris Lafond	62,091	48,000	129	94,729		73.4	424,397	240,000	177	546,821



Rick Altig & Alan Martyn

Category V	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Altig-Martyn	\$49,374	\$36,000	137	\$66,876		64.2	\$318,482	\$216,000	147	\$370,977
Ramin Kouladji	46,378	36,000	129	56,688		70.5	214,976	216,000	100	397,949



Nick Nitkowski

Category VI	JUNE PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Nick Nitkowski	\$55,166	\$36,000	153	\$80,715	92		\$127,534	\$108,000	118	\$183,755
Allan Jennings	36,556	36,000	102	36,262	83		233,421	216,000	108	301,273

PR REPRESENTATIVES

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Robin Denham
Kansas City, MO



Rona Spano
Woodridge, IL

Category B:



Laurie Onasch
Menomonee Falls, WI



Malka Arony
Phoenix, AZ

Category C:



Darrell Dorey
Halifax, NS



Roy Jessome
Halifax, NS

PR REPRESENTATIVES

June Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,773	Rick Altig
2. Charles Hill	4,061	Jatoft-Foti
3. Malka Arony	3,609	Cohen-Hartman

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Robin Denham	3,966	Larry Geneser
2. Rona Spano	3,631	Scott Smith
3. Robin Andrade	3,036	Giglione-Brister
4. Brenda DiSomma	2,755	Eric Giglione
5. Richard Meshulam	2,464	David Cohen

Category B	No. Cards	SGA
1. Laurie Onasch	2,900	Manone & Altig
2. Malka Arony	1,942	Cohen-Hartman
3. Randy Stockley	1,641	Ramin Kouladji
4. Sandra Johnson	1,203	Gary Bleier
5. Catherine Briggie	1,087	Cohen-Hartman

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Darrell Dorey	19	Ramin Kouladji
2. Roy Jessome	17	Ramin Kouladji
3. Robin Andrade	13	Giglione-Brister
3. Kenneth Altizer	13	Marc Morton
4. Joseph Ward	12	Geneser-Bitman

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	97,200	Rick Altig
*2. Richard Meshulam	25,921	David Cohen
3. Malka Arony	24,550	Cohen-Hartman

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Richard Meshulam	20,877	David Cohen
*2. Brenda DiSomma	20,777	Eric Giglione
*3. Rona Spano	20,480	Scott Smith
4. Robin Denham	17,765	Larry Geneser
5. Al Wall	12,927	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	12,316	Manone & Altig
*2. Malka Arony	9,781	Cohen-Hartman
*3. Lydia Hovanski	9,317	Allan Jennings
4. Sandra Johnson	6,481	Gary Bleier
5. Susan Fuldauer	6,261	Mark Hancock

All Time PR Group Production Record

YTD: 330 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Darrell Dorey	385	Ramin Kouladji
*2. Richard Case	77	James Surace
*3. Joseph Ward	74	Geneser-Bitman
4. Jennifer Opra	62	Larry Geneser
4. Kenneth Altizer	62	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

June Qualifiers

Robin Denham	\$938
Kenneth Altizer	\$938
Brenda DiSomma	\$813
Laurie Onasch	\$813
Richard Meshulam	\$780
John Wilkinson	\$683
Richard Case	\$625
Terrie Hobson	\$625
Ayanna Prendergast	\$600
Robin Andrade	\$550
Joseph Ward	\$550
Malka Arony	\$525
Roy Jessome	\$500
Charles Hill	\$500
Leo VanDenBussche	\$460
Randy Stockley	\$420
Bernard Wendekier	\$330
Robert Dailey	\$315
David Blaisdell	\$313
Linda Bauknecht-Hicks	\$313
Jenny Williams	\$313
Vivian Dwyer	\$313
James Tasker	\$300
Kerri-Ann Tumbarello	\$300
Sandra Johnson	\$300
Jacqueline deVooght	\$275
Cheryl Cook	\$275
Catherine Briggie	\$275
Krissa Hensley	\$263
Al Wall	\$263
Brenda Swecker	\$250
Timothy Farr	\$250
Erin McKee	\$250
Susan Fuldauer	\$220
Donald Spohn	\$210
Gabriela Berloni	\$200
Lawrence Curtice	\$200
Cynthia Lebrun-Yaffe	\$200
Cassandra Robinson	\$200

Total
\$16,448

Second Quarter Qualifiers

Al Wall	\$2,000
John Wilkinson	\$2,000
Bernard Wendekier	\$2,000
Rona Spano	\$2,000
Richard Meshulam	\$2,000
Brenda DiSomma	\$2,000
Robin Andrade	\$2,000
Erin McKee	\$2,000
Robin Denham	\$2,000
Jacqueline deVooght	\$1,000
Laurie Onasch	\$1,000
Joseph Galusha	\$525
Malka Arony	\$500
David Blaisdell	\$500
Catherine Briggie	\$500
William Gibson	\$500
Terrie Hobson	\$500
Randy Stockley	\$500
Leo VanDenBussche	\$500

Total
\$24,025



AIL's Labor Advisory Board Welcomes...

Don M. Hahs, International President of the Brotherhood of Locomotive Engineers, was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Hahs brings over 30 years of experience to AIL's premier advisory board.

Don Hahs was elected to a five-year term as international president at the Brotherhood of Locomotive Engineers' International Convention in September 2001.

The Brotherhood of Locomotive Engineers' (BLE) is North America's oldest rail labor union. Since it was founded, the BLE has lived by its standing motto, "Since 1863, a tradition of forward thinking." The purpose of BLE is to combine the interests of locomotive engineers and others in railway service to better serve the worker. The BLE has over 59,000 members and is continuing to grow despite changes in the railway service industry.

Mr. Hahs began his professional rail career in 1961 as a clerk. He later advanced to the position of manager of special services in the traffic department of the St. Louis Southwestern Railway, also known as the "Cotton Belt." In 1972, Hahs was employed by the Southern Pacific system in the transportation department, and in 1974, he earned a promotion to locomotive engineer. In 1975, Mr. Hahs joined the BLE Division 366 where he was elected to serve in the local chairman's office. This is a position he held from 1977 to 1980.

In 1980, he was elected general chairman of the BLE General Committee of Adjustment for the Southern Pacific-Eastern sector. He also chaired the Western General Chairmen's Association and the Southwestern Convention Meeting Association. At the BLEs' international convention in 1986, he was appointed to the Constitution and Bylaws Committee. Since 1991, Hahs has been a member of BLE Division 566 in Del Rio, Texas. He is a voluntary contributor to and member of BLE-PAC, which supports the union's legislative goals at various levels of government.

Mr. Hahs was first elected to a five-year term on the BLE Advisory Board as international vice president at the BLEs' international convention in 1996.

As vice president, he coordinated activities with various general committees on the Burlington Northern-Santa Fe System and Union Pacific systems. In this

position, he also assisted with the Union Pacific-Southern Pacific merger.

Mr. Hahs' father E.D. "Gene" Hahs was a member of BLE Division 442, and he has several other relatives who are active participants in the BLE.

Don Hahs brings a lifetime of knowledge and experience to American Income's Labor Advisory Board. We are looking forward to a long and continuous relationship with Mr. Hahs and the Brotherhood of Locomotive Engineers.

Congratulations!



INTRODUCING:

Don M. Hahs

International President of
the Brotherhood of
Locomotive Engineers

"The people are the only sure reliance for the preservation of our liberty."

— Thomas Jefferson

Orlando

When The Sun Goes Down This City Lights Up

Looking for a great night on the town? You do not have to go very far from Disney World® to experience all that Orlando has to offer. With comedy clubs, dance halls and live entertainment, Orlando's night owls can enjoy a variety of entertainment options.

More than 20 nightspots are located in the heart of the city — from Garland and Rosalind Avenues to South and Washington Streets — it is all there!

The rooftop lounge, *Latitudes*, offers a great view of the Orlando skyline and the busy city streets below. Those looking for a tropical atmosphere can venture to *Antigua* with its lively dance music and Caribbean style architecture. If live music is what you want, *The Social* offers live nightly performances from top local, regional, national and international performers ranging from jazz to rock'n'roll.

Those interested in a quieter evening can enjoy a number of art galleries and coffeehouses just minutes away from the Disney World® Swan, close to Heritage Square and Wall Street Plaza.

Experience great entertainment with a distinct attitude at *Universal Studios City Walk*. This 30-acre entertainment complex offers an eclectic mix of live entertainment, dining venues, specialty shops, state-of-the-art cinemas and dance options from Reggae to Latin.

Throughout Orlando, when the sun goes down the city lights up!

